

Information to identify the case:

Debtor 1	<u>Ian Scott Kansky</u>	Social Security number or ITIN	xxx-xx-4711
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Kathy Michelle Kansky</u>	Social Security number or ITIN	xxx-xx-7588
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 12-31580-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ian Scott Kansky

Kathy Michelle Kansky

10/27/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ian Scott Kansky
 Kathy Michelle Kansky
 Debtors

Case No. 12-31580-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Oct 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2017.

db/jdb
 cr
 513324932 +Ian Scott Kansky, Kathy Michelle Kansky, 8 Turner Terrace, Morganville, NJ 07751-1520
 513324933 +White Rose, Inc., 60 Route 46 East, Fairfield, NJ 07004-3027
 513324934 +1st Data, 4000 Coral Ridge Drive, Pompano Beach, FL 33065-7614
 513324936 +21 Ewing Avenue, LLC, ATTN:Eric Wasserman, 533 Anderson Avenue, Wood Ridge, NJ 07075-2309
 513324935 +AHFC, 200 Centennial Drive, Newark, DE 19713
 513324940 +American Wholesale Service, 21 Ewing Avenue, North Arlington, NJ 07031-5001
 513324942 +American Wholesale Service, PO Box 304, Pluckemin, NJ 07978-0304
 513324944 +Caruso Smith Edell Picini, PC, ATTN: Michael T. Stewart, 60 Route 46 East,
 Fairfield, NJ 07004-3027
 513324945 +Ferrante & Associates, 212-05 41 Avenue, Bayside, NY 11361-2032
 513324946 +First Data Global Leasing, PO Box 173845, Denver, CO 80217-3845
 513324947 +Friedman Harfenist et. als, ATTN:Allen Perlstein, 3000 Marcus Avenue STE 2E,
 Lake Success, NY 11042-1096
 513324948 +Heritage Community Bank, 530 East Main Street, Route 53, Denville, NJ 07834-2453
 513324949 +Heritage Community Bank, 1206 Sussex Turnpike, Randolph, NJ 07869-2981
 513324950 +Hitachi Capital America Corp, 800 Connecticut Avenue, Norwalk, CT 06854-1738
 513324951 +James J. Cleary, c/o Wolf & Samson, PC, 1 Boland Drive, West Orange, NJ 07052-3686
 514630967 +Jetro Cash and Carry, 1 Amity Street, Jersey City, NJ 07304-3509
 513324952 +Kirk Snevily, 61 Ashley Court, Bedminster, NJ 07921-1439
 513324954 +Mannino Systems Inc, Att: Harry Firedland, 7 Century Dr, Ste 201,
 Parsippany, NJ 07054-4609
 513324955 +Mannino Systems, Inc., ATTN: Levitan & Friedland, PC, 26 Columbia Turnpike STE 105,
 Florham Park, NJ 07932-2213
 513987933 +Marlboro Jewish Center, 103 School Road West, Marlboro, NJ 07746-1573
 513324956 +Mellinger, Sanders & Kartzman, LLC, 101 Gibraltar Drive, Suite 2F,
 Morris Plains, NJ 07950-1287
 513324957 +Meyner and Landis LLP, One Gateway Center, Suite 2500, Newark, NJ 07102-5396
 513448450 +Provident Bank, Executive Offices, 830 Bergen Avenue, Jersey City, NJ 07306-4507
 513324958 +Provident Bank, Att: Meredith I Friedman, 1 Gateway Center, Ste 2500,
 Newark, NJ 07102-5323
 513324959 +Restaurant Depot, 777 Secaucus Road, Secaucus, NJ 07094-2511
 513570960 +Specialized Loan Servi, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
 513324960 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 513443438 +Steven Kartzman, Esq., 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950-1287
 +White Rose, Inc., c/o 60 Route 46 East, Fairfield, NJ 07004-3027

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Oct 27 2017 22:35:17 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 27 2017 22:35:16 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513364165 EDI: HNDA.COM Oct 27 2017 22:28:00 AMERICAN HONDA FINANCE CORPORATION,
 NATIONAL BANKRUPTCY CENTER, P.O. BOX 168088, IRVING, TX 75016-8088
 513437760 EDI: BECKLEE.COM Oct 27 2017 22:28:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513324937 +EDI: AMEREXPR.COM Oct 27 2017 22:28:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 513577122 +EDI: BANKAMER.COM Oct 27 2017 22:33:00 BANK OF AMERICA, N.A., 400 National Way,
 Bankruptcy Department, Mail Stop CA6-919-01-23, Simi Valley, CA 93065-6414
 513324938 +EDI: BANKAMER.COM Oct 27 2017 22:33:00 Bank Of America, N.a., 450 American St,
 Simi Valley, CA 93065-6285
 513324939 +EDI: CAPONEAUTO.COM Oct 27 2017 22:33:00 Capital One Auto Finan, 3901 Dallas Pkwy,
 Plano, TX 75093-7864
 513324941 +EDI: CITICORP.COM Oct 27 2017 22:33:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 513324952 +EDI: CBSKOHLS.COM Oct 27 2017 22:28:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 513567118 EDI: PRA.COM Oct 27 2017 22:28:00 Portfolio Recovery Associates, LLC,
 c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
 513324961 +EDI: WTRRNBNBANK.COM Oct 27 2017 22:28:00 Target Nb, Po Box 673,
 Minneapolis, MN 55440-0673
 513324963 +E-mail/Text: rnies@wolffsamson.com Oct 27 2017 22:34:59 Wolff-Samson,
 Attn: Robert E. Nies, Esq., One Boland Drive, West Orange, NJ 07052-3686

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513364166 866-716-6441
 513446685 The Provident Bank

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 42

Date Rcvd: Oct 27, 2017

513324943* +Ferrante and Associates, 212-05 41 Avenue, Bayside, NY 11361-2032
513324953 ##+Levitan & Frieland, PC, 26 Columbia Twp Suite 105, PO Box 35, Florham Park, NJ 07932-0035
513324962 ##+White Rose, 380 Middlesex Avenue, Carteret, NJ 07008-3445

TOTALS: 2, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
David B. Grantz on behalf of Creditor The Provident Bank dgrantz@meyner.com,
ckelly@meyner.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Meredith I. Friedman on behalf of Creditor The Provident Bank mfriedman@wilentz.com,
ciarkowski@wilentz.com
Michael Leonard Detzky on behalf of Debtor Ian Scott Kansky mldetzky@hotmail.com,
r40042@notify.bestcase.com
Michael Leonard Detzky on behalf of Joint Debtor Kathy Michelle Kansky mldetzky@hotmail.com,
r40042@notify.bestcase.com
Michael T. Stewart on behalf of Creditor White Rose, Inc. mstewart@peristewart.com,
moliver@peristewart.com
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com

TOTAL: 10